



November 13, 2003 [DOL](#) > [WB](#) > [E-News](#) > [Philadelphia Neighborhood Networks Model](#)



Article 1

■ [Providing Tax Relief](#)

Article 2

■ [Celebrating Women Business Owners](#)

Article 3

■ [Performance Report](#)

Article 4

■ [Financial Education](#)

Article 5

■ [Neighborhood Networks](#)

[Previous Editions](#)

Neighborhood Networks



Philadelphia Neighborhood Networks Model

The Women's Bureau's Financial Literacy and Security Initiative, also known as the Philadelphia Neighborhood Networks Model - *Money Smart Plus*, has won a *Federal Executive Board Excellence in Government Award*.

The idea for the Philadelphia Neighborhood Networks Model was born December 2001, when the Women's Bureau and the U. S. Department of Housing and Urban Development (HUD) were exploring ways to collaborate on financial security programs.

The concept called for the Women's Bureau to provide HUD Neighborhood Network Center staff and clients with information that would help increase financial literacy among working women. The Bureau would assist working women through train-the-trainer programs and direct education programs in collaboration with HUD, the Federal Deposit Insurance Corporation (FDIC), the U.S. Department of Labor's Employment and Training Administration (ETA), the Employee Benefits Security Administration (EBSA) and the Social Security Administration (SSA).

This assistance has now taken the form of a pilot financial security program for operators/providers and customers of HUD's Neighborhood Network Centers (Wister Townhouses) and ETA's One-Stop Centers (Northwest CareLink) located in Philadelphia. The demonstration project was developed, operators of the 15 pilot sites were identified, and affiliated agencies and organizations were recruited.

This project will institutionalize the Women's Bureau's financial security and literacy initiative in the Neighborhood Network's 13-week basic skills and computer training program. Each of our partner organizations will continue to assist with the train-the-trainer component, or conduct on-site training. Additionally:

- HUD has promised to help women in the program acquire mortgage loans.
- The IRS has donated free software and time to help participants become competent in filing their personal income tax returns.
- Beneficial Savings Bank and other financial institutions have provided technical assistance in obtaining and maintaining bank accounts.
- Women of War Ministries has volunteered their services as *Money Smart Plus* instructors for various One-Stop Centers and other faith-based institutions.

The Women's Bureau is proud to sponsor this award-winning program to help working women become more financially literate.

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